

Information to identify the case:

Debtor 1	Todd R Krout	Social Security number or ITIN	xxx-xx-0782
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-39259-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd R Krout
dba Eagle Express Transportation, LLC

5/8/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Todd R Krout
 Debtor

Case No. 12-39259-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 44

Date Rcvd: May 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2018.

db
 cr
 +Todd R Krout, 51 Knoll Dr, Blackwood, NJ 08012-5410
 +Integrated Vehicle Leasing, Inc., c/o Moritt Hock & Hamroff LLP,
 Attn. Leslie Berkoff and Lee J. Mendelso, 400 Garden City Plaza,
 Garden City, NY 11530-3327
 513557673 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
 513557674 +Carol Krout, 20 Grant Court, Clementon, NJ 08021-2703
 513557681 +Deputy Dir of Finance for Adjudication, City of Philadelphia, P.O. Box 41818,
 Philadelphia, PA 19101-1818
 513557682 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 513557683 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 513557688 Hsbc Bank, Po Box 52530, Carol Stream, IL 60196
 513557691 +Integrated Leasing, 734 Walt Whitman Road, Melville, NY 11747-2216
 513814623 +Integrated Vehicle Leasing, Inc., c/o Moritt Hock & Hamroff LLP, Attn. Leslie A. Berkoff,
 400 Garden City Plaza, Garden City, NY 11530-3327
 513557694 +++Knoll Run Condo Assoc., Target Property Management, 2215 Old Marlton Pike East-Suite A,
 Marlton, NJ 08053-2668
 514795449 +New York State Department of Motor Vehicles, NYS DMV, Counsels Office,
 6 Empire State Plaza, RM 522A, Albany, NY 12228-0001
 513557698 Pressler & Pressler, 7 Entin Road, Parsipanny, NJ 07054-5020
 513589582 +++Raymour Flanigan /Wells Fargo, Admin Recovery, 45 Earhart Drive Suite 102,
 Williamsville, NY 14221-7809
 513557701 +State of New York, Department of Motor Vehicles, 6 Empire State Plaza,
 Albany, NY 12228-0002
 513557702 +Township of Gloucester, 1261 Chews Landing Road, P.O. Box 8, Blackwood, NJ 08012-0008
 513766336 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 513557704 Wells Fargo Hm Mortgage, 7255 Baymeadows Wa, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 08 2018 23:25:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 08 2018 23:25:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513557671 E-mail/Text: mtamsett@adminrecovery.com May 08 2018 23:26:01 Admin Recovery,
 9159 Main Street, Clarence, NJ 14031
 513603578 EDI: AIS.COM May 09 2018 02:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 515872557 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 08 2018 23:26:02
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 515872556 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 08 2018 23:26:02
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 513557679 EDI: CITICORP.COM May 09 2018 02:58:00 Citibank Sd, Na*, Attn: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO, 64195
 513557672 +E-mail/Text: bankruptcy@cavps.com May 08 2018 23:25:54 Calvary Portfolio Services*,
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340
 513557675 +E-mail/Text: bankruptcy@cavps.com May 08 2018 23:25:54 Cavalry Portfolio Serv,
 500 Summit Lake Dr, Valhalla, NY 10595-2322
 513561368 +E-mail/Text: bankruptcy@cavps.com May 08 2018 23:25:54 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 513557676 +EDI: CHASE.COM May 09 2018 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513557678 +EDI: CITICORP.COM May 09 2018 02:58:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 513557680 +E-mail/Text: equiles@philapark.org May 08 2018 23:26:26 City of Philadelphia,
 Parking Violations Branch, P.O. Box 41819, Philadelphia, PA 19101-1819
 513557685 +E-mail/Text: tlynch@gtmua.com May 08 2018 23:25:56 GTMUA, P.O. Box 216,
 Glendora 08029-0216
 513557684 +EDI: RMSC.COM May 09 2018 02:58:00 Gecrb/modells, PO Box 965005, Orlando, FL 32896-5005
 513557686 +E-mail/Text: hannlegal@hannfinancial.com May 08 2018 23:25:09 Hann Financial,
 One Centre Drive, Jamesburg, NJ 08831-1564
 513557687 +EDI: HFC.COM May 09 2018 02:58:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
 513557690 +EDI: HFC.COM May 09 2018 02:58:00 Hsbc/bsbuy, PO Box 5253, Carol Stream, IL 60197-5253
 513557693 EDI: IRS.COM May 09 2018 02:58:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 513786513 EDI: JEFFERSONCAP.COM May 09 2018 02:53:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 513557695 +EDI: MID8.COM May 09 2018 02:53:00 Midland Funding, 8875 Aero Dr,
 San Diego, CA 92123-2255
 513557697 +E-mail/Text: bankruptcydepartment@tsico.com May 08 2018 23:26:19 Nco Fin /99,
 PO Box 15636, Wilmington, DE 19850-5636
 513557699 +EDI: WFFC.COM May 09 2018 02:54:00 Rymr&flnign, PO Box 94498, Las Vegas, NV 89193-4498
 513557700 +EDI: SEARS.COM May 09 2018 02:58:00 Sears/cbna, PO Box 6282, Sioux Falls, SD 57117-6282

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

Date Rcvd: May 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513604155 +E-mail/Text: bncmail@w-legal.com May 08 2018 23:25:40 USAA FEDERAL SAVINGS BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513557703 +EDI: USAA.COM May 09 2018 02:53:00 Usaa Savings Bank, Po Box 33009,
San Antonio, TX 78265-3009

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513557677* +Chase, Po Box 15298, Wilmington, DE 19850-5298
513557689* Hsbc Bank, Po Box 52530, Carol Stream, IL 60196
513557692* +Integrated Leasing, 734 Walt Whitman Road, Melville, NY 11747-2216
513557696* +Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Frances Gambardella on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com
Lee J. Mendelson on behalf of Creditor Integrated Vehicle Leasing, Inc.
lmendelson@moritthock.com
Nona Ostrove on behalf of Creditor Knoll Run Condo Association nostrove@ostrovelaw.com
Ronald E. Norman on behalf of Debtor Todd R Krout ronaldenorman@comcast.net,
dgordon@rnormanlaw.com/gl4985@notify.cincompass.com/ronaldenorman@icloud.com
Stephen E. Turman on behalf of Creditor Integrated Vehicle Leasing, Inc.
sturman@moritthock.com

TOTAL: 11